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THE INDIANAPOLIS JOURNAL

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The President's recent ride with Senator Sherman seems to have had a good

Probably the President cannot rally so many Democrats to vote for his latest financial proposition as he did to indorse his Hawaiian policy.

There are so many things needing attention at the hands of the Legislature that it can well let those matters severely alone which are about right.

Wise legislating consists as much in killing bad measures as in enacting good ones, but a faithful attention on the part of legislators is essential to

Will the actors whose union condemns Judge Woods for sentencing Debs bovcott that judicial gentleman if he should want to buy a ticket to any of their

If the President had presented his last financial plan first, and as many Democrats in proportion to their number as Republicans had voted for it it would now be a law.

Mr. Cleveland's message is decidedly panicky, and yet there is a general impression that the Congress which he so humbly begs to heed his words will take no action in the matter.

It is gratifying to know that in the general industries of the country there are three times as many resumptions as shut-downs, even if wages do not recover the loss sustained by the Democratic blunder.

When the President invited actor Tree, of England, to play in Washington he did the next best thing he could in imitation of the command which royalty issues to an actor whom it wishes to see or hear.

In his greatest emergency Mr. Cleveland consulted John Sherman, and the result is a plan for commercial relief decidedly better than the several he has recommended before. Mr. Sherman is a handy man to have in the neighbor-

Ordinarily the President contents himself with "recommending" certain legislation by Congress; sometimes he "urges" it, but in his special message of yesterday the President says, "I beg the Congress to give the subject its immediate attention."

Why not let the citizens of Jackson county determine for themselves the location of the county seat? If a substantial majority of them want the seat of government to be at Seymour and are willing to foot the bills involved in the change the result of an election would settle the matter.

The Legislature which can afford but \$75,000 for a home for its needy veterans and their wives in two years cannot afford to add to the annual State tax a perpetual levy of \$200,000 a year for one educational institution which has a fund of half a million dollars derived from the taxpayers in addition to an annual appropriation.

"If Abraham Lincoln or Ulysses S. Gran were President now it would be understood that the present government of Hawai would receive the benefit of the full protec-tion of the United States."—Indianapolis We have a notion that there is a certain distinguished citizen of Indiana who would accept the next Republican nomination on a platform pledging that very kind of protection.—Washington Post.

The Post is doubtless correct, and in the aforesaid distinguished citizen should be elected President he would not surrender Japanese students who had sought American protection to be tortured and killed by heathen Chinese. nor would he lend himself to an intrigue for the overthrow of the republic and the restoration of the deposed Queen in Hawaii.

A correspondent puts the scheme to straighten the Kankakee on the same basis as the public schools and other institutions benefiting the whole people, and in doing so he is in error. Except the small revenue that the State of the lands as taxes, the people and taxpayers would not be benefited. The few men who own the lands and the speculators and contractors who were expended in an attempt to remove a ledge in Illinois supposed to prevent a freer flow of the water of the Kankakee. If that attempt has been successful and accomplished what was claimed for it the fact has not been heralded. If \$75,000 has been inadequate to remove a ledge, it is fair to assume to straighten the Kankakee and in deepening the channel where a new one is not made. Of course a commission would report the scheme feasible, and then there would be a repetition of what has taken place in a score of like in-

annual interest charge. If there is a profitable investment for capital in the straightening of the Kankakee it will be done by private enterprise. If it is not so done it will be because capitalists have ascertained that there is no money in it. The era of State railroad and canal building has ended, and in this State disastrously. The river straightening is of the same family.

THE PRESIDENT'S SPECIAL MESSAGE

At last, and slowly, but, it is to be hoped, not too late, the President has reached a wise conclusion. His special message sent to Congress yesterday is full of significance in the evidence it affords of his appreciation of the impending financial crisis. It is significant, first, in its wide departure from the views expressed in the President's message of December last, when he gave his "unqualified approval" to the Carlisle currency plan, and, second, in the unusual earnestness with which it recommends remedial legislation to relieve the present necessities of the government and maintain its credit. The whole tenor of the message shows that the President has had his eyes opened to the folly of currency tinkering when the vital need of the government is protection against the depletion of its gold reserve and escape from conditions which are rapidly carrying it towards. if not bankruptcy, at least a ruinous impairment of its credit. A fair and candid judgment of the

message compels the admission that its prevailing spirit is one of devotion to sound financial principles and an earnest desire to adopt right methods, regardless of party or political considerations. The President puts to Congress as a patriotic duty that of honestly and sincerely trying to relieve the situation, and he makes very plain the disasters that are likely to follow if this is not done. His statements concerning the see-saw operation by which the government is made to redeem greenbacks over and over again in gold, thus continually depleting its reserve and impairing its credit, are not new, but they are strongly put. Referring to the operation of the vicious law by which the greenbacks are required to be reissied after being redeemed in gold, he says: "More than 300,000,000 of dollars in these notes have already been redeemed in gold, and notwithstanding such redemption they are all still outstanding." He might have added that under the present system these same notes might be presented and redeemed in gold a thousand times, absorbing the reserve faster than the government could replenish it, and would still be outstanding as the basis of a new demand for gold.

A continuance of this policy could have but one ending, viz., the elimination of gold from our currency system and the placing of the country on a silver basis. No person having the welfare or honor of the country at heart could desire this. The President does not desire it. He says: "While I am not unfriendly to silver, and while I desire to see it recognized to such an extent as is consistent with financial safety and the preservation of national honor and credit, I am not willing to see gold entirely abolished from our currency and finances." To avert this and other disastrous results he urges Congress to pass a bill authorizing a large issue of 3 per cent. long-time gold bonds for the purpose of maintaining the gold reserve and the government credit and retiring and canceling the greenbacks and the silver treasury notes issued under the law of 1890. He would make the bonds payable in fifty years, for the excellent reason that "we of the present generation have large amounts to pay, if we meet our obligations, and long bonds are most salable." The bonds could, of course, be deposited by national banks to secure circulation, and the President recommends that they be allowed to issue circulation up to the face value of the bonds.

A bill embodying these features was introduced in the House yesterday. It ought to be promptly passed, but there is reason to fear it will not pass at all. The Journal hopes it will receive the solid support of the Republicans in both houses, and if it is defeated let the responsibility rest wholly on the Democrats. If this Congress fail to pass the bill or one embodying the same general features the President should call an extra session of the next Congress and trust to their patriotism and intelligence to rescue the government from its perilous position.

LET WELL ENOUGH ALONE.

In this State, by the last report of the Auditor, 496 building and loan associations had 126,827 members, owning and carrying 692,155 shares of stock, representing an aggregate investment of \$30 .-090,926.13, an increase of \$2,552,864.19 over the year 1893, despite the hard times. Some have retired from business, but no association has failed and many new associations have been organized. Commenting upon these facts and statistics. the late efficient State Auditor, Hon. J. O. Henderson, said: "The general condition of building and loan associations

is healthy and the future is promising." These are not the words of one who is managing such an association, but those of an officer who has seen all their annual reports, and who, from his position, is better able to speak understandingly of their condition, general management and prospects than any man in Indiana. Moreover, with these reports before him and the communications of officers and shareholders he tions to the Legislature, and these in regard to official examinations designed to give to the investor every possible safeguard. Just now, however, under in it would derive great benefit, but the inspiration of those evidently the State, that is, the taxpayers, would actuated by self-interest, several wellfoot the bills. Already \$75,000 has been | meaning men in the Legislature feel that it is their mission to radically change the policy under which such a remarkable success has been attained and such absolute security exists on the ground that these associations are paying to their officers extravagant compensation and are taxing their borrowing shareholders an exorbitant rate that two or three million dollars would of interest. Who has made complaint? be expended in making new channels | Has the Legislature received petitions signed by thousands of such borrowing shareholders, of whom there are 43,300? The Journal has several thousand patrons who are shareholders, many of the Democratic caucus trustees, many whom, when matters do not seem to

any particular grievance it would have received scores of such letters.

The charge that the associations are extravagantly managed by the officers has no basis in fact. The salaries for the fiscal year 1894 amounted to \$248 .-177.46 and the other expenses to \$178.-960.14-total \$427,137.60. During the year the total transactions were \$17,492,641. With these figures it does not require great skill in arithmetic to ascertain that the cost of collecting, disbursing and generally managing the associations is 2 4-10 cents on each dollar. Considering the amount of work performed the charge for expenses is very reason-

The Journal has but one interest in the building and loan associations, and that is the security and the welfare of the 85,525 investing and the 43,302 borrowing shareholders. The State has no more important interest than these associations, and no institution which has and is doing so salutary a work for the financial and social well-being of tens of thousands of people. It has given them a purpose and a hope of better things. The building and loan association is doing its work so effectively that it would be worse than folly to interfere with the general features of the plan or to proceed hastily in a manner which would create distrust.

While it is probable that irregularities exist in the management of a few associations which need a remedy, they must be clearly ascertained before the remedy is applied. It would, therefore, be wise for the Legislature to refer the matter to a committee to investigate, as such a committee can, with the assistance of the official in the Auditor's office who has all the reports and facts. But to rush headlong into legislation upon the representations of interested parties, where the interests are so general and so large, and the consequences may be so grave, would be little less

USELESS RETICENCE.

Following the custom that prevails in railroad circles, the Vandalia officials were inexcusably slow and reluctant in giving out information yesterday concerning the wreck on that road. The accident occurred about 2 o'clock in the afternoon, and at no time during the succeeding six hours was it possible to get any details of the affair at the Indianapolis end of the line. There had been a wreck, a relief train had been sent out, they understood that several persons had been injured, but could not give names; they had no knowledge occupied with messages regulating trains, they would make known any facts relating to the injured as soon as obtained, and so on, and so on. Making due allowance for the train dispatching necessary in such cases and the extra service required of operators and wires in properly protecting public and corporation interests, even the most gullible and confiding citizens must decline to believe that the railroad company did not or could not, inside of six hours, secure the number and names of the persons killed and injured. Not to do so or to make an attempt to do so was an outrage upon an anxious and alarmed community throughout which a rumor of the disaster had quickly spread. The train was one reasonably certain to have a number of Indianapolis passengers. Many people living here either expected friends on that train or knew that they might be on board. To such people the uncertainty was torture, made all the worse by vague reports of the death or severe injury of one and another well-known resident of the city or State. Fortunately, the Journal, knowing by experience that an official report of the accident need not be looked for before next week, did not depend upon information from such source, but sent its own reporters to the scene, and is therefore able this morning to give full particulars of the affair. But this service to its readers does not lessen the blame of the railroad officials. It was and is always their duty in such cases to make known the details at the earliest possible moment in order to relieve the general suspense and anxiety. The least needless delay in doing so calls for the severest censure. As a mere matter of self-interest it would be wiser to show entire frankness. The obvious effort to conceal the facts at once creates suspicion that they are worse than represented, and in the long run helps to create the prejudice against these corporations of which their officers so loudly complain when damage suits or other legal proceedings are brought. The truth is sure to be known in the end at all events, and no good purpose is to be gained by withholding it for a

WHO SHOULD BE TRUSTEES. The Journal takes no stock in the current gossip to the effect that a Senator is already a candidate for a wardenship of one of the State prisons, and that he has a candidate for trustee who will be here to press his "claims." If it were true the outlook for reforming the institutions on a nonpartisan basis would be dubious indeed. The wardenship of a State prison is a position requiring experience. Not one man in ten thousand fair business men has aptitude for it. Not long since a State in which the management of its prisons had fallen into ill repute appointed a committee to find a warden. In another State the committee found a young man who had been successful as a deputy warden and employed him. His training made him a most efficient warden. He secured discipline, turned out incompetent subordinates, reduced expenses and put the prison on a business basis. Republican or Democrat, if a warden in Indiana has displayed capacity in managing the affairs of a prison and has not used it as a party machine he should be retained on business principles. As for trustees, any man who would spend his time to get an appointment to such a position with no sort of compensation in the salary clearly demonstrates his unfitness. There are in Indiana several hundred men of established business capacity and integrity who can be secured to accept the position of trustees, but they would not seek such positions. While Governor Matthews's trustees are a decided improvement over of them are not big enough men for them to be properly managed, are such responsible duties as devolve upon

intrusting them with his affairs, and who are idle when they cannot find a public place where a small salary can be drawn. Generally speaking, the men who are urged for such places because they need the compensation are unfit Such men would do in subordinate places, but the men who must fill the trusteeships, if there is to be a decided change in the management of the prisons and the asylums, are those who have business capacity, resolution and integrity, with an ambition to serve the State with credit. No individual has any "claims" for such a position who does not possess these qualifications.

CONGRESSIONAL APPORTIONMENT BILLS.

One of the bills for the apportionment of representatives in Congress which has been presented in the Senate and referred to the committee is open to the objection that the districts formed by it are not so nearly equal in regard to population upon which congressional apportionments are based as they should be. The First district, according to the census of 1890, contains 186,247 inhabitants; the Second, 198,866; the Third, 156,967; the Fourth, 161,326; the Fifth, 171,322; the Sixth, 161,494; the Seventh, 162,654; the Eighth, 156,074; the Ninth, 136,757; the Tenth, 167,902; the Eleventh, 165,771; the Twelfth, 162,255; the Thirteenth, 175,993.

The population of the State in 1890 was 2,192,404, so that if the thirteen districts could have an equal population each would contain 169,415 inhabitants. In the apportionment made nine of the districts have less than this average population and four have a greater number. Between the largest district, 198,866, and the smallest, 136,757, there is a difference of 62,109.

It must be evident that this will not do. Such an apportionment may not be a gerrymander in the sense that it favois one party more than the other, but an arrangement which gives 136,757 people in one district the same representation as another which has 198,866 inhabitants is not an apportionment in anything like the literal meaning of the term. It may be very easy to cut down the Second and build up the Ninth by another arrangement of counties.

Another bill presented in the Senate is open to the same objection in a less degree. Still, it begins by putting a population of 196,000 in the First district. It is scarcely necessary to add that this work must be done with absolute fairness. Any sort of avoidable inequality in the size of districts would make a new apportionment as objectionable in degree as is the present The wishes and ambitions of individuals must be left out of consideration, while anything against which the charge of a gerrymander could be fairly made would bring swift and deserved punishment upon the Republican party, which is pledged to fair apportionment. Sooner or later punishment follows all crimes against the ballot box and equal representation. If that punishment is not immediate it is all the more terrible when it does come, as the disaster of the Democracy last November in this State

As a winter resort Indianapolis has its good points, but these would be increased by an order, strictly enforced, requiring snow to be cleaned off the sidewalks.

BUBBLES IN THE AIR.

Grammatical Discussion Young Arduppe-Is it right to deem," or "consider," Miss Arress? Miss Arress-On, both are allowable. For nstance, I detin you a very nice young man, but I cannot consider you at all.

Life Savers. "I am astonished that a minister of the gospel should smoke cigarettes." "They saved my life when I was a missionary. Every time the King of the Cannibal islands began to think of eating me, I would light a cigarette and make him so sick that he lost his appetite."

"By the way, Timmins, what became of hat play you put on the road?" "Oh, I brought it in. I think I'll give it new title. Guess I'll call it the Water-"I'd like to know why."

"Because it only ran one day and then we had to wind it up."

It Failed. "I thought I had a good scheme," remarked the museum manager, "but I night have known it would be a fizzle."

"It was just this: I got a fast talking woman, see? and then offered prizes for any woman who could out-talk her. She wasn't so extra rapid in her gab, and I expected that any amount of local talent would down her, but it wasn't a go."

"Tell us about it," said the actor out of

"Why not?" "I found out later-an old married man told me-that no gabby woman thinks she talks any faster or more than any other woman."

ABOUT PEOPLE AND THINGS.

It is announced that Elita Proctor Otis, the actress, is soon to marry Charles Howard Johnson, the artist. "There is but the difference of a letter be tween the beginning and the end of life," says Beerbohm Tree-"creation and cremation."

Miss Rice French, "Octave Thanet," the story writer, said recently that she took great comfort in the fact that she could, if necessary, earn her living either as a typerapher, or, best of all, as a cook. Mme. Modjeska's engagement at Lemberg has been extended twice, until it has become larger than that of any other star who ever played in Polish Galicia. She plays in her native tongue, and her share of the receipts for the first eighteen nights is reported to have amounted to almost

Feb. 3 has been set apart by the National Woman's Christian Temeprance Union officers for memorial services in the local unions in honor of Mrs. Mary T. Lathrop, president of the Michigan Woman's Christian Temeprance Union, and vice president of the national society. suggested that pastors be invited to join in

Though he has achieved a score of successes, a first night of one of his plays throws Sardou into a panic. His latest drama, "Gismondia," was a triumph, but when it was first produced in Paris the playwright dld not have the courage to view it from the theater. On the contrary, he hid himself away in a neighboring cafe to await the ring of the telephone which was to announce victory or defeat.

It is said that Gladstone in his younger days used to sing negro melodies with banjo accompaniment very creditably. Recently Arthur Balfour won distinction as a parlor entertainer by acting as an amateur showman at Whittinghame. In his leisure hours Mr. Balfour cultivates both sport and learning very successfully. He is nota-bly a good golf player, and he has become an authority on ghosts and other objects of

psychical research. Harvard students who are preparing for the medical school or to be directors of stances in other States. The work prompt to free their minds, yet the such officers if they do their full duty. gymnasiums or instructors of physical

would be done at the State's expense, and all the people at large would derive would be an increase of the State debt from one to five millions and the selves up for gymnasium work. for class work to the Boston cooking and are under the instruction of Miss and simple beverages, eggs and oysters, toast and chops, etc., and in six weeks will have gained a knowledge that will be very useful in treatment of their patients.

> "I'm going to elevate the stage." The manager did cry; "I have to, for the women wear Their hats so very high." -Detroit Free Press.

He died, and soon thereafter
Appeared at Peter's gate,
Which promptly flew wide open,
Without a moment's wait.
The entries in his record, Tis true, were not the best, But one there was which seemed to O'erbalance all the rest;

Twas writ that from his sidewalk. He never once had falled To clean the snow off promptly When winter's storms prevailed. -Kansas City Journal.

INDIANA AND OHIO.

Why So Much Difference in Taxation and Expense in the Two States?

To the Editor of the Indianapolis Journal: While demands are being made by the managements of the State institutions for charities and other purposes for increased appropriations it is well to again remind our legislators of the glaring facts, already well known, that the increase of taxes and the increase of the State debt are so great, when compared with ten years ago, that a few actual figures or statistics would not be amiss. The total amount of taxes for all purposes for 1884 was \$12,333,725, and in 1891 \$17,700,000, there being an increase during the seven years intervening between the two dates of over \$5,000,000, and more than \$2,000,000 of this increase was made on State taxes. By reference to the census report it is found the State taxes of Indiana for 1892 were \$4.311,837, an unnatural increase over that of 1880, while during the same time Ohio

decreased her State tax \$480,000, it being \$4,181,140 in 1891. The following per capita cost of the inmates of our insane hospitals, compared to that of Ohio, shows that extravagance

has been the order of the day. The expenditures per capita in Ohio insane hospitals for 1891 were: Dayton asylum..... lleveland asylum.... The expenditures per capita in Indiana usane hospitals in 1891 were: Central hospital..... Northern hospital. Eastern hospital...... 243.00

Southern hospital ... It will thus be seen that the average cost per capita for the Ohio patients was \$158.69, compared with \$227.58 for Indiana, Ohio having had during the year 1891 an average of 5,079 patients, at a total cost of \$805,988.22, making the per capita cost o upport the amount given above, while Inpatients numbered 2,349, and the cost of their support was \$534,598.59, making the per capita cost of support \$227.58. From these figures, taken from official reports, i will be seen that it cost Indiana almost \$175. 000 more during the year 1891 to support its enough difference to pay for transporting the patients to Europe and return. The population of both Ohio and Indiana inreased greatly during the last decade, Indiana's increase being 10 per cent., or about 214,000. On behalf of the citizens of Indiana it should be quickly ascertained why it is that, despite the fact of Ohio's marvelous increase in population, bringing it up to 3,762,316 at the last federal census State can carry on its functions \$130,694.04 less State taxes than Indiana. more population. Does it not seem significant cant that at the same time Ohio was under Republican management and Indiana's affairs were conducted by Democratic Another important fact is that while the

State debt was \$4,852,608 in 1884, since almost doubled, despite the fact that the taxes have been greatly increasing, instead of decreasing. The State taxes Clark county have gone from \$26,000 to \$44,000 since 1890. The report of ex-State Statistician Peelle shows that there has been a shrinkage in the values of stocks, corn and wheat since 1891 of \$49. 000,000. The people of Indiana are anxiously watching and waiting for the result of the work of the Indiana Leg-000,000. islature in regard to the matters hereir mentioned, and the result will surely jus tify their expectations, The following tamay also prove interesting in this con-

nection: In Indiana for the same year... 1,249,807,899 The State taxes of 1892, levied on the basis of \$1,707,203,376, in Ohio were: General revenue fund......\$2,388,629,5 State University fund..... Common school fund...... 1,707,205.98

.\$1,311,837,23 The State taxes for Indiana for 1892, levied on the basis of \$1,249,807,899, were: General revenue fund......\$2,249,654.21 State University fund..... 63,490.39Common school fund...... 1,999,692,63

Total It will thus be seen that the taxable property per capita in Ohio was \$465, com-pared with \$570 for Indiana, while the average State tax in Ohio is \$1.14 and in

Jeffersonville, Ind., Jan. 27. The Fee and Salary Question.

To the Editor of the Irdianapolis Journal:

The fee and salary question has been pretty thoroughly aired yet there are some very potent points which have been overlooked by those who have sought to enlighten the public and which points I deem ought to be brought to the notice of our lawmakers that they may act intelligently on the question, and give due justice to the oppressed county officials over the State, who, judging by Howard county's officials, are living on short rations and wearing last summer's clothes. To properly administer a county office requires an extraordinary amount of brains and wisdom, judging by Howard county's incumbents, which brains and education can-not be found in the average citizen; hence, when the voters are so fortunate as to locate a fit subject his qualifications should receive proper recognition, which, by the universal sentiment prevalent among the poor, oppressed office holders, should be at least \$10,000 a year and all expenses etc. It seems that only those who have succeeded in saving the country back in the sixties and who have learned how to sing "Marching Through Georgia" and otherwise borne the political heat and burden of the day need ask for an office under the present regime, and, as the supply of such battle-scarged veterans is running low, we should appreciate their services by giving each a county office at at least \$10,000 a year "and found." The question of clerk hire, too, cuts quite a figure, as in one case here, under my personal observation, it reaches the enormous sum of \$65 per month for the deputy auditor, while the second clerk, who is also janitor, receives 37 per week—all of this being paid out of \$3,500 per year and fees, the latter amounting to at least as much more. This sum paid out for help leaves absolutely nothing to the county aultor-at least very pay—and not at all commensurate with the talent required to administer the vast business. Notwithstanding the fact that Howard county has not a single ex-officer who is worth over \$200,000, yet there are always a lot of ignorant fellows who are willing to try to run the business, anxious to sacrifice their time and talents, if the voters but elect them, yet this county has so far been fortunate in getting none but brilliant business men to lay down their talents on the altar of their county's wel-fare, although by some hook or crook the city has been able to have its business attended to, and well, for less than a third what the county pays for the same work. How and why this occurs is one of the in-expliciable mysteries. There is one thing sure, however, and that is, unless the State lawmakers come to the rescue and at least double the present irsignificant salaries of \$3,000 to \$5,000 paid our county officials each, yearly, it will soon become dif-ficult to fill the offices, as the requisite time and talent cannot be found in the market and our offices will have to go beg-ging else be filled by plebeians who think \$3 ging else be filled by plebeians who think \$3 per day sufficient, and result in a chaotic state of business, such as the employment of ignorant common people would undoubtedly result in. By all means let our law-makers take a step forward and if it does raise our taxes a little they will bear it, rather than the poor oppressed office holders' children should go hungry and ill clothed, as the present state of affairs promises.

Kokome, Ind., Jan. 28. Kokomo, Ind., Jan. 28.

MR. CLEVELAND SENDS A MESSAGE TO THE NATIONAL LEGISLATURE.

He Points Out the Necessity of Immediate Enactment of a Law to Stop the Outflow of Gold.

HE SUGGESTS A MEASURE

SAYS ITS PASSAGE IS NEEDED TO MAINTAIN THE RESERVE.

And Asks Silverites to Assist in Upholding the National Credit-Congress Urged to Act at Once.

WASHINGTON, Jan. 28 .- President Cleveland to-day sent to Congress the following special message on the financial situation: To the Senate and House of Representa-

In my last message I recommended consideration of the Congress to the condition of our national finances, and in connection with the subject indorsed the plan of currency legislation which at that time seeme to furnish protection against impending danger. This plan has not been approved by the Congress. In the meantime the sitnation has so changed and the emergency now appears so threatening that I deem it my duty to ask at the hands of the legislabranch of the government such promp and effective action as will restore confi-dence in our financial soundness and avert business disaster and universal distress

among our people.

Whatever may be the merits of the plan outlined in my annual message as a rem-edy for ills then existing and as a safeguard against the depletion of the gold reserve then in the Treasury, I am now convinced that its reception by Congress in our present advanced stage of financial perpl necessitates additional or different legisla With natural resources unlimi variety and productive strength, and with a people whose activity and enterprise seek only a fair opportunity to achieve national success and greatness, our progress should not be checked by a false finanacial policy and a heedless disregard of sound monetary laws, nor should the timidity and fear which they engender stand in the way of our prosperity. It is hardly disputed that this predicament confronts us to-day. There-fore, no one in any degree responsible for the making and execution of our laws should fail to see a patriotic duty in honestly and sincerely attempting to relieve the situation. Manifestly this effort will not succeed unless it is made untrammeled by the prejudice of partisanship, and with a steadfast determination to resist the temptation to accomplish party advantages. We may well remember that if we are threat-ened with financial difficulties all our people, in every station of life, are concerned, and surely those who suffer will not receive the promotion of party interests as an excuse for permitting our present troubles to ad-vance to a disastrous conclusion. It is also of the utmost importance that we approach the study of the problems presented as free as possible from the tyranny of precon ceived opinions, to the end that in a com-mon danger we may be able to seek with unclouded vision a safe and reasonable pro-

THE REAL TROUBLE. The real trouble which confronts us consists in a lack of confidence, widespread and constantly increasing, in the continuing ability or disposition of the government to pay its obligations in gold. This lack of confidence grows to some extent out of the palpable and apparent embarrassment attending the efforts of the government under existing laws to procure gold, and to a greater extent out of the impossibility of either keeping it in the expenditure after it is obtained. The only way left open to the government for procuring gold is by the issue and sale of bonds. The only bonds that can be so issued were authorized nearly twenty-five years ago, and are not well calculated to meet our present needs. Among other dis advantages, they are made payable in coin, instead of specifically in gold, which, in existing conditions, detracts largely and in an increasing ratio from their desirability as investments. It is by no means certain that bonds of this description can much longer be disposed of at a price creditable to the financial character of our

The most dangerous and irritating feature of the situation, however, remains to be mentioned. It is found in the means by which the treasury is despoiled of the gol thus obtained without canceling a single government obligation, and solely for the penefit of those who find profit in ship ping it abroad or whose fears induce them to hoard it at home. We have outstanding about \$500,000,000 of currency notes of the government for which gold may be demanded; and, curiously enough, the law requires that when presented, and, in fact, redeemed and paid in gold, they shall be reissued. These same notes may do duty many times in drawing gold from the treasury; nor can the process be as long as private parties profit or otherwise see an advantage in repeating the operation. More than \$300,000,000 in these notes have already been redeemed in gold, notwithstanding such redemption

they are still outstanding. THE BOND ISSUES. Since the 17th day of January, 1884, our bonded interest-bearing debt has increased \$100,000,000. For the purpose of obtaining gold to replenish our coin reserve two issues were made, amounting to \$50,000,000 each-one in January and the other in November. As a result of the first issue there was realized something more than \$8,000,000 in gold. Between that issue and the succeding one in November, compris-ing a period of about ten months, nearly \$103,000,000 in gold were drawn from the treasury. This made the second issue necessary, and upon that more than \$58,000,000 in gold was again realized. Between the date of the second issue and the present time, covering a period of only about two months, more than \$69,000,000 in gold have been drawn from the treasury. These large sums of gold were expended without any cancellation of government obligations or n any permanent way benefiting our peothe or improving our pecuniary situation.

The financial events of the past year sug gest facts and conditions which should certainly arrest attention. More than \$172,000,-000 in gold have been drawn out of the treasury during the year for the purpose of shipments abroad or hoarding at home. While nearly one hundred and three ions of this amount were drawn out during the first ten months of the year, a aggregating more than two-thirds of that ant, being about sixty-nine millions, was drawn out months, thus indicating a marked accelera-tion of the depleting process with the lapse obligations upon which this gold has been drawn from the treasury are still outstanding and are available for in repeating the exhaustive operation with shorter intervals as our perplexities accumulate. Conditions are certainly vening tending to make the bonds which issued to replenish our gold less

may be issued to replenish our gold less useful for that purpose.

An adequate gold reserve is, in all circumstances, absolutely necessary to the up-holding of our public credit and to the maintenance of our high national character. Our gold reserve has again reached such a stage of diminution as to require its speedy reinforcement. The aggravations that must inevitably follow present conditions and methods will certainly lead to misfortune and loss not only to our national credit and prosperity and to financial enterprise, but to those of our people who seek em-ployment as a means of livelihood and to those whose only capital is their daily labor. It will hardly do to say that a simple increase of revenue will cure our troubles, as the apprehension now existing and constantly increasing as to our financial ability does not rest upon a calculation of our revenue. The time has passed when the eyes of investors abroad and our people at home are fixed on the revenues of the government. Changed conditions have attracted their attention to the gold movement. There need be no fear that we cannot pay our current expenses with such money as we have. There is now in the treasury a comfortable surplus of more than \$53,000,000, but it is not in gold, and therefore does not meet our difficulty.

A WORD TO SILVERITES. I cannot see that differences of opinion concerning the extent to which silver ought to be coined or used in our currency should interfere with the counsels of those whose duty it is to rectify evils now apparent in our financial situation. They have to consider the question of national credit and the consequences that will follow from its collapse. Whatever ideas may be insisted on as to silver or bimetallism, a proper solu-

quires a recognition of gold as well as silver and a concession of its importance rightfully or wrongfully acquired, as a basis of national creoit, a necessity in the honorable discharge of our obligations payable in gold and a badge of solvency. I do not understand that the real friends of silver desire a condition that might follow inaction or neglect to appreciate the meaning of the present exigency if it should result in the entire banishment of gold from our financial and currency arrange

financial and currency arrangements.

Besides the treasury notes, which certainly should be paid in gold, amounting to nearly \$500,000,000, there will fall due in 1904 one hundred millions of bonds issued during the last year, for which we have received gold, and in 1907 nearly six hundred millions of 4 per cent, bonds issued in 1877. Shall the payment of these obligations in gold be repudiated? If they are to be paid in such a manner as the preservation of in such a manner as the preservation of our national honor and national solvency demands we should not destroy or even imperil our ability to supply ourselves with

imperil our ability to supply ourselves with gold for this purpose.

While I am not unfriendly to silver, and while I desire to see it recognized to such an extent as is consistent with the finanacial safety and the preservation of mational honor and credit, I am not willing to see gold entirely abolished from our currency and finances. To avert such a consequence I believe thorough and radical remedial legislation should be promptly remedial legislation should be promptly passed. I therefore beg the Congress to give the subject immediate attention. In my opinion the Secretary of the Treasury should be authorized to issue bonds of the government for the purpose of procuring and maintaining a sufficient gold reserve and the redemption and cancellation of the United States legal-tender notes and the treasury notes issued for the purchase of silver under the law of June 14, 1890. We should be relieved from the humiliating process of issuing bonds to precure gold to be immediately and repeatedly drawn out on these obligations for purposes not related to the benefit of our government or our people. The principle and interest of these bonds should be payable on their face in gold, because they should be sold only for gold or its representative and beface in gold, because they should be sold only for gold or its representative and because there would now be difficulty in favorably disposing of bonds not containing this stipulation. I suggest that the bonds be issued in denominations of twenty and fifty dollars and their multiples, and that they bear interest at a rate not exceeding 3 per cent, per annum. I do not see why they should not be payable fifty years from their date. We of the present generation have large amounts to pay if we meet our obligations, and long bonds are most salable. The Secretary of the Treasury might well be permitted at his discretion tender and treasury notes to be retired, and, of course, when they are thus retired or redeemed in gold they should be can-

COULD BE USED BY BANKS. These bonds, under existing laws, could be deposited by national banks as security for circulation and such banks should be allowed to issue circulation up to the face value of these or any other bonds so deposited, except bonds outstanding bearing only 2 per cent, interest and which sell in the market at less than par. National banks should not be allowed to take out circulating notes of a less denomination than ten dollars and when such as are now outstanding reach the treasury, except for redemption and retirement, they should be canceled and notes of the denomination of ten dollars and upwards issued in their stead. Silver certificates of the denomina-tion of ten dollars and upwards should be replaced by certificates of denominations under ten dollars. As a constant means for the maintenance of a reasonable supply of gold in the treasury, duties on imports should be paid in gold, allowing all other duties to the government to be paid in any other form of money.

I believe all the provisions I have sug-

gested should be embodied in our laws if we are to evjoy a complete reinstatement of a sound financial condition. They need not interfere with any currency scheme provided for the increase of the circulating medium through the agency of na-tional or State banks since they can easily be adjusted to such a scheme. bearing obligations for the purpose of re-tiring noninterest-bearing legal tender notes. In point of fact, however, these notes have burdened us with a large load of interest and it is still accum The aggregate interest on the original issue of bonds, the proceeds of which, in gold, constituted the reserve for the gold, constituted the reserve for the pay-ment of these notes, amounted to \$70,326,-250, on Jan. 1, 1895, and the annual charge for interest on these bonds and those is-sued for the same purpose during the last year will be \$9,145,000. dating from Jan. 1. 1895. While the cancellation of these notes would not relieve us from the obligations already incurred on their account, these igures are given by way of suggesting that their existence has not been free from in-terest charges and that the longer they are of the last year, the more expensive they

In conclusion, I desire to frankly confess my reluctance to issuing more bonds better results than have lately followed that course. I cannot, however, refrain adding to an assurance of my anxiety to co-operate with the present Congress in any reasonable measure of relief, an expression of my determination to leave nothing undone which furnishes a hope for improving the situation or checking a suspicion of our disinclination or disability to meet with the strictest honor every nations obligation. GROVER CLEVELAND.

TROUBLE IN COLOMBIA.

Troops Sent to One of the Interior Departments-Mr. Flint's Views. NEW YORK, Jan. 28 .- Merchants of this city who do business in the South American republic of Colombia are not particularly alarmed at what may be the consequence of the present reported revolution there. Mr. Charles R. Flint, of the importing house of Flint & Co., of this city, in speaking of the matter, sald: "I do not think that the trouble will affect trade with this country very much, It may to some extent, but not very greatly. It is their way of changing policies, their idea of holding political meetings. South American countries are inclined to hold our flag in awe, especially since the Benham incident in Rio harbor. Our agents have telegraphed us from Beunaventura, on the west coast, that there is trouble there, but no definite idea of its extent could be given. The three greatest American interests in Colombia are the Panama railway, which is owned nominally by the Panama Railroad Company, but really now belongs to capitalists in France, stock not being held to any great extent in this city; the Carthagena railway. which was recently built and connects the Magdalena river with Carthagena, and is owned by Boston capitalists, represented by Jefferson Coolidge & Co., of that city, and the street railway of Bogota, which is owned by capitalists in this city, represented by M. C. Martin and Tunis G. Lieut. Henry Lemiy, a United States army officer, who is reported to be at the head of the military academy at Bogota, was assistant sergeant-at-arms of the international conference held at Washington, and there became acquainted with Carlos Continez Silva, who was one of the Colombian representatives. Clina Coldoron, the Colombian consul in this city, was also a member of the Pan-American Congress. Consul Coldoron could not be seen in this A dispatch from Colon says: It is reported that serious troubles have occurred in the interior. Troops have been sent to Cauca, the largest of the departments of Colombia. Two political arrests have taken

A later dispatch from Colon says: A revolution has broken out in the department var, Magdalena and Antioqua. of Cauca, B Owing to the fact that the telegraph wires have been cut no accurate particulars are obtainable. It is known, however, that martial law has been proclaimed at Cartagena, and that a portion of the detachment of troops stationed at Panama have been withdrawn. The inhabitants here are depending upon American pro-tection. Some of the leaders of the disturbance have been arrested. The United States cruiser Atlanta is coaling here and the United States cruiser New York is expected. A French war ship has been ordered

The rebels and the government troops had an engagement Friday at Pradera, department of Cauca. The rebels were routed. The government troops were commanded by Generals Ullon and Angelo.

War Ship to Be Sent to Colombia.

WASHINGTON, Jan. 28.-The first official news of the revolutionary outbreak in Colombia has reached the Navy Department in a cablegram from Captain Cromwell, of the Atlanta, now at Coion. He says he has learned that a revolution has says he has learned that a revolution has broken out at Buenaventura, on the Pacific coast of Colombia. Secretary Herbert, who had intended to send a war ship to these waters, thereupon communicated by telegraph with the commandant at Mare Island Navy Yard to learn how long it will take to put the Bennington in shape for sea. If much time is required either the Alert or Ranger, now on the way to the Alert or Ranger, now on the way to San Diego, will be ordered to Colombia.